

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :
Steven C. Halper and Constance A. Wilson :
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Serial No.: 09/993,072 :
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Filed: November 13, 2001 :
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Group Art Unit: 3693 :
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Examiner: Apple, Kirsten Sachwitz :
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Confirmation No. 7208 :
 :
For: Predatory Lending Detection System and :
Method Therefor :
_____X

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Sir:

This is a Response to the outstanding Office Action dated June 30, 2008 on the above-identified application. The Office Action has been made final. The time period for response is extendible to and including December 1, 2008 (November 30, 2008 being a Sunday).

Amendments to the Claims begin on page 2 of this Response.

Remarks begin on page 12 of this Response.